Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126405897 State: Arkansas

AFN40101-443_1009

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed State Tr Num: 44242 Sub-TOI: LTC03I.001 Qualified Co Tr Num: ASHLEY Status: Closed

COPENHAVER

Filing Type: Form Reviewer(s): Marie Bennett

Author: Ashley Copenhaver Disposition Date: 12/07/2009
Date Submitted: 12/03/2009 Disposition Status: Filed

Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: AFN40101-443_1009

Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 12/07/2009 Explanation for Other Group Market Type:

Deemer Date: State Status Changed: 12/07/2009

Created By: Ashley Copenhaver

Submitted By: Ashley Copenhaver Corresponding Filing Tracking Number:

Filing Description: NAIC #261-71412 FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

Website Page: AFN40101-443_1009

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

This website page is being used as a source of leads in the solicitation of our Long-Term Care Insurance.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Carly Cole

Product and Advertising Compliance Consultant

Regulatory Affairs Phone: 402-351-2476

Fax: 402-351-5298

E-mail: advfilings@mutualofomaha.com

ac

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Regulatory Affairs 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]

Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company CoCode: 71412 State of Domicile: Nebraska

Mutual of Omaha Plaza Group Code: 261 Company Type: Health Insurance

Omaha, NE 68175 Group Name: State ID Number:

(402) 351-6420 ext. [Phone] FEIN Number: 47-0246511

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No

Tung Company. Mutati of Omana Insurance Com

LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

ASHLEY COPENHAVER

Fee Explanation:

TOI:

Company Tracking Number:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mutual of Omaha Insurance Company \$25.00 12/03/2009 32454994

 SERFF Tracking Number:
 MUTM-126405897
 State:
 Arkansas

 Filing Company:
 Mutual of Omaha Insurance Company
 State Tracking Number:
 44242

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/07/2009	12/07/2009

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

Disposition

Disposition Date: 12/07/2009

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 MUTM-126405897
 State:
 Arkansas

 Filing Company:
 Mutual of Omaha Insurance Company
 State Tracking Number:
 44242

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

Schedule	Schedule Item	Schedule Item Status Public Access
Supporting Document	Flesch Certification	Yes
Supporting Document	Application	Yes
Supporting Document	Health - Actuarial Justification	Yes
Supporting Document	Outline of Coverage	Yes
Supporting Document	Memorandum of Varability	Yes
Form	Website Page	Yes

 SERFF Tracking Number:
 MUTM-126405897
 State:
 Arkansas

 Filing Company:
 Mutual of Omaha Insurance Company
 State Tracking Number:
 44242

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009

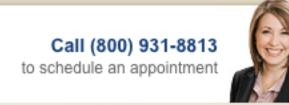
Project Name/Number: Long Term Care Advertising/AFN40101-443_1009

Form Schedule

Lead Form Number: AFN40101-443_1009

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
	AFN40101	- Advertising Website Page	Initial		0.000	AFN40101-
	443_1009					443_1009.pdf





Long-Term Care Insurance



Want a long-term care insurance policy that's right for you?

Count on Mutual of Omaha Insurance Company to:

- Help protect your freedom by allowing you to get care at home
- Offer policy features you may not find from other companies
- Design a long-term care insurance policy that fits your needs
- Offer allowances that can help you save money
- Provide quality customer service and prompt payment of claims.

A Mutual of Omaha insurance agent can provide all the details.



Request your free copy of

A Shopper's Guide to Long-term Care Insurance Request your free booklet and learn more about Long-term Care insurance from Mutual of Omaha Insurance Company.

* Required Fields

First Name	٠	
Last Name	٠	
Address		
City		
State		_
Zip		
Phone		
E-mail	٠	
		Complete My Request

This is a solicitation of insurance. By responding, you are requesting to have an insurance agent contact you by telephone to provide additional information.

mutualofomaha.com

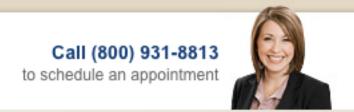
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Privacy Policy

Terms of Use

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175, mutualofomaha.com. Coverage may vary by state. An outline of coverage is available upon request. Policy forms: LTC09M, LTC09M-AG (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, In NY: LTC09M-NY, LTC09M-AG-NY, In OK: LTC09M-OK, LTC09M-AG-OK, In OR: LTC09M-AG-OK, In OR: LTC09M-AG-WA. LTC09M-AG-WA. LTC09M-AG-WA. LTC09M-AG-WA. LTC09M-AG-WA. LTC04I-TQ, LTC04I-NTQ, LTC04I-AG-TQ, LTC04I-AG-NTQ (or state equivalent). In NY: LTC04I-TQ-NY, LTC04I-NTQ-NY, LTC04I-AG-TQ-NY, LTC04I-AG-NTQ-NY. In OK: LTC04I-TQ-OK, LTC04I-NTQ-OK, LTC04I-AG-TQ-OK, LTC04I-AG-NTQ, In PA: LTC04I-1PLTQ-BR-PA, LTC04I-2PLTQ-BR-PA, LTC04I-AG-2PLNTQ-BR-PA, LTC04I-AG-2PLNTQ-BR-PA, In TX: LTC04I-TQ-TX, LTC04I-NTQ-TX, LTC04I-AG-TQ-TX, LTC04I-AG-NTQ-TX. LTC04I7-IQ-ID In PA: LTC04I7-TQ-BR-PA, LTC04I7-AG10-TQ-BR-PA, LTC04I7-AG10-TQ-TX, LTC04I7-AG10-TQ-TX, LTC04I7-AG10-TQ-TX, LTC04I7-AG10-TQ-TX, LTC04I7-AG10-TQ-TX, LTC04I7-AG10-SD-TQ-TX, LTC04I7-AG10-SD-TQ-SD-SD-TQ-





Long-Term Care Insurance

Thank you.

Thank you for your interest in our Long-Term Care Insurance products.

A Mutual of Omaha insurance agent will contact you. There's no obligation to purchase anything.

We look forward to speaking with you.

« Return to Long-Term Care Insurance Home | Subscribe today to our FREE E-newsletter »

mutualofomaha.com

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Privacy Policy

Terms of Use

AFN40101-443_1009

Company Tracking Number: ASHLEY COPENHAVER

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - AFN40101-443_1009 Long Term Care Advertising/AFN40101-443_1009 Project Name/Number:

Supporting Document Schedules

Item Status: **Status**

Date:

Flesch Certification Bypassed - Item:

Not needed for Advertising Filings. **Bypass Reason:**

Comments:

Item Status: Status

Date:

Application Bypassed - Item:

Not needed for Advertising Filings. **Bypass Reason:**

Comments:

Item Status: Status

Date:

Health - Actuarial Justification Bypassed - Item: Not needed for Advertising Filings.

Bypass Reason:

Comments:

Item Status: Status

Date:

Outline of Coverage Bypassed - Item:

Not needed for Advertising Filings. **Bypass Reason:**

Comments:

Item Status: Status

Date:

Satisfied - Item: Memorandum of Varability

Comments:

Attachment:

AFN40101-443_1009 MOV.pdf

VARIABLE MATERIAL FOR ADVERTISING FORM AFN40101-443_1009

The following information in the aforementioned advertisement is bracketed to denote variable material.

Section

Heading: The top of the text section on the left side of the page.

Explanation

The heading may change between the following. Headings:

- 1. Help protect what's important to you
- 2. When a nursing home is not part of your plan
- 3. Looking for long-term care insurance?
- 4. Want a long-term care insurance policy that's right for you?

Sub-Headings: On the left side of the page under the Heading

Under the heading, the sub-heading will be one of the phrases listed below. The words in brackets will either be in the Sub-Heading or in the bullet, but they need to be variable to make sure that all of the combinations make sense. "Help" will appear in either the sub-heading or the bullet on any of them that have it as a variable.

- 1. A long-term care insurance policy may [help] [you]:
- 2. Count on Mutual Of Omaha to:
- 3. A Mutual of Omaha insurance agent may [help]:

Bullets: The main text area under the Sub-Heading. There will be several under each Sub-Heading.

The bullets will be switched out to find combinations that work well together. Like the sub-headings, there is a variable "help" listed on some of them. Again, it will either appear on the bullet or in the sub-heading.

- 1. [Help] Protect your family from the burden of caring for you
- 2. [Help] Protect your finances from the high cost of long-term care services
- 3. [Help] Protect your freedom by allowing you to get care at home
- 4. [Help] spend your life savings the way your planned
- 5. [Help] leave an inheritance for your children and grandchildren
- 6. [Help] get the care you need in your own home
- 7. [Help] enjoy your family and friends in comfortable, familiar surroundings
- 8. [Help] avoid spending your life savings on longterm care services
- 9. [Help] preserve your lifestyle and independence
- 10. Offer affordable long-term care insurance premiums
- 11. Allow you to tailor a policy to meet your needs
- 12. Offer many policy features you won't find from other companies

13. Provide quality customer service and prompt payment of claims

Endings: Under the

bullets

The Endings will be tested between the following:

- 1. A Mutual of Omaha insurance agent can provide all the details
- 2. A Mutual of Omaha insurance agent can show you how

Contact Information

Box: Button: Request your free booklet and learn more about Long-Term Care insurance from Mutual of Omaha Insurance company

- 1. Complete My Request
- 2. Learn More
- 3. Submit My Request

Picture

The picture used is just a placeholder. The picture may change, but will be similar to the one shown and represent the topic of Long-Term Care.